Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the Application:

Listing of Claims:

1-33.   (Cancelled)

34.   (Currently amended) A method, comprising executing computer-executable instructions by one or more processors for:

receiving bill information from a biller;

transforming the received bill information into normalized bill information, wherein the normalized bill information is stored for subsequent processing; normalizing the bill information;

processing the received bill information to generate bill summary information, wherein processing the received bill information occurs at a location remote from both a customer associated with the bill information and the biller;

processing the normalized bill information to generate bill detail information, wherein processing the normalized bill information occurs at a location remote from both the customer and the biller; and

transmitting at least one of the bill summary information or the bill detail information for display;

wherein the bill summary information represents a subset of the bill detail information.

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35.   (Cancelled)

36.   (Previously presented) The method of claim 34, wherein processing the normalized bill information comprises:

merging the normalized bill information with a template to generate the bill detail information.

37.   (Currently amended) The method of claim 34, ~~further comprising~~ wherein executing the computer-executable instructions by one or more processors further comprises executing the computer-executable instructions for:

storing at least one of the received bill information, ~~normalized bill information,~~ the bill summary information, or the bill detail information.

38.   (Cancelled)

39.   (Currently amended) The method of claim 34, ~~further comprising~~ wherein executing the computer-executable instructions by one or more processors further comprises executing the computer-executable instructions for:

receiving a request, via a network, for a bill on behalf of the customer,

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wherein at least one of (i) the processing the <u>received</u> bill information, (ii) the processing the normalized bill information, and (iii) the transmitting at least one of the bill summary information or the bill detail information is performed responsive to the request.

40.　　(Cancelled)

41.　　(Currently amended) The method of claim 37, wherein storing at least one of the <u>received</u> bill information, ~~the normalized billing information,~~ the bill summary information, or the bill detail information includes storing at least one of the <u>received</u> bill information, ~~normalized bill information,~~ the bill summary information, or the bill detail information in a cache.

42-43. (Cancelled)

44.　　(Currently amended) A system, comprising:

　　　　a communications port configured to receive and transmit bill related information;

　　　　a memory configured to store bill related information; and

　　　　a processor in communication with the communications port and the memory and operative to execute instructions to 1) receive bill information from a biller, 2) <u>transform the received bill information into normalized bill information, wherein the normalized bill information is stored in the memory for subsequent processing</u> ~~normalize the bill information.~~ 3) process the <u>received</u> bill information to generate bill summary information, 4) process the

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normalized bill information to generate bill detail information, 5) transmit at least one of the bill summary information or the bill detail information for display;

wherein the processor is located at a location remote from both a customer associated with the bill data and the biller; and

wherein the bill summary information represents a subset of the bill detail information.

45. (Cancelled)

46. (Previously presented) The system of claim 44, wherein the processor is further operative to execute instructions to merge the normalized bill information with a template to generate the bill detail information.

47. (Currently amended) The system of claim 44, wherein the processor is further operative to execute instructions to store at least one of the received bill information, ~~normalized bill information,~~ the bill summary information, or the bill detail information in the memory.

48. (Cancelled)

49. (Currently amended) The system of claim 44, wherein the processor is further operative to execute instructions to receive a request, via a network and from the communications port, for a bill on behalf of the customer, wherein at least one of (i) the processing the received bill

information, (ii) the processing the normalized bill information, and (iii) the transmitting at least one of the bill summary information or the bill detail information is performed responsive to the request.

50.   (Cancelled)

51.   (Currently amended) The system of claim 47, wherein:

the memory includes a cache portion; and

at least one of the ~~received~~ bill information, ~~the normalized bill information,~~ the bill summary information or the bill detail information is stored in the cache portion.

52-59. (Cancelled)

60.   (Previously presented) The method of claim 34, wherein transmitting at least one of the bill summary information or the bill detail information for display includes transmitting at least one of the bill summary information or the bill detail information for display in a webpage over the Internet.

61.   (Previously presented) The method of claim 34, wherein the bill summary information comprises a plurality of bills.

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62.   (Currently amended) The method of claim ~~34~~ 61, wherein the ~~bill summary information comprises a~~ plurality of bills is from a plurality of billers.

63.   (Previously presented) The method of claim 39, wherein receiving the request includes receiving the request from the customer.

64-65. (Cancelled)

66.   (Previously presented) The system of claim 44, wherein the bill summary information comprises a plurality of bills.

67.   (Previously presented) The system of claim 66, wherein the plurality of bills is from a plurality of billers.

68.   (Previously presented) The system of claim 49, wherein the request is from the customer.

69.   (Cancelled)

70.   (Currently amended) A system, comprising:

        a means for receiving bill information from a biller:

a means for <u>transforming the received bill information into normalized bill information,</u> <u>wherein the normalized bill information is stored for subsequent processing</u> ~~normalizing the bill~~ ~~information~~;

a means for processing the <u>received</u> bill information to generate bill summary information, wherein the means for processing the <u>received</u> bill information is located at a location remote from both a customer associated with the bill information and the biller;

a means for processing the normalized bill information to generate bill detail information, wherein the means for processing the normalized bill information is located at a location remote from both the customer <u>and</u> the biller; and

a means for transmitting at least one of the bill summary information or the bill detail information for display;

wherein the bill summary information represents a subset of the bill detail information.

71-72. (Cancelled)

73.   (Previously presented) The method of claim 34, wherein transmitting at least one of the bill summary information or the bill detail information includes transmitting the bill summary information and the bill detail information.

74.   (Currently amended) The method of claim 73, wherein transmitting at least one of the bill summary information or the bill detail information includes <u>one of:</u> transmitting the bill

summary information and the bill detail information together or transmitting the bill summary information and the bill detail information separately.

75.   (Cancelled)

76.   (Previously presented) The system of claim 44, wherein the processor is further operative to execute instructions to transmit the bill summary information and the bill detail information.

77.   (Currently amended) The system of claim 76, wherein the processor is ~~configured~~ further operative to execute instructions to transmit the bill summary information and the bill detail information together or transmit the bill summary information and the bill detail information separately.

78.   (Cancelled)

79.   (Previously presented)   The method of claim 34, ~~further comprising~~ wherein executing the computer-executable instructions by one or more processors further comprises executing the computer-executable instructions for:

         receiving a first request for the bill summary information; and

         receiving a second request for the bill detail information.

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80. (Previously presented) The method of claim 79, wherein transmitting at least one of the bill summary information or the bill detail information comprises transmitting both the bill summary information and the bill detail information, wherein transmitting the bill summary information occurs responsive to the first request, and wherein transmitting the bill detail information occurs responsive to the second request.

81. (Previously presented) The system of claim 44, wherein the processor is further operative to execute instructions to:

receive a first request, via a network and from the communications port, for the bill summary information; and

receive a second request, via the network and from the communications port, for the bill detail information.

82. (Previously presented) The system of claim 81, wherein the processor is further operative to execute instructions to transmit the bill summary information responsive to receiving the first request, and wherein the processor is further operative to execute instructions to transmit the bill detail information responsive to receiving the second request.

83. (Previously presented) The method of claim 34, wherein transmitting at least one of the bill summary or the bill detail information for display comprises transmitting at least one of the bill summary information or the bill detail information to the customer.

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84.   (Previously presented)   The method of claim 34, ~~further comprising~~ wherein executing the computer-executable instructions by one or more processors further comprises executing the computer-executable instructions for transmitting a bill notification associated with the received bill information to the customer prior to transmitting at least one of the bill summary information or the bill detail information.

85.   (Previously presented)   The system of claim 44, wherein the processor is further operative to execute instructions to transmit at least one of the bill summary information or the bill detail information to the customer.

86.   (Currently amended)   The system of claim 44, wherein the processor is further operative to execute instructions to transmit a bill notification associated with the received bill information to the customer prior to transmitting at least one of the bill summary information or the bill detail information.

87.   (New)   The method of claim 34, wherein transmitting at least one of the bill summary information or the bill detail information for display comprises:

        receiving a first request for the bill summary information;

        transmitting the bill summary information responsive to the first request;

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subsequent to transmitting the bill summary information, receiving a second request for the bill detail information; and

transmitting the bill detail information responsive to the second request;

wherein processing the normalized bill information to generate the bill detail information occurs subsequent to receiving the first request.

88.   (New) The system of claim 44, wherein the processor is further operative to execute instructions to:

receive a first request for the bill summary information;

transmit the bill summary information responsive to the first request;

subsequent to transmitting the bill summary information, receive a second request for the bill detail information; and

transmit the bill detail information responsive to the second request;

wherein the normalized bill information is processed to generate the bill detail information subsequent to receiving the first request.

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